

This Page Is Inserted by IFW Operations
and is not a part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problem Mailbox.**

WHAT IS CLAIMED IS:

1. A system for facilitating commerce between a buyer and a seller, said system including a central processing platform comprising:
 - a translation engine adapted to translate seller information relating to a product or service sale from a seller information format into a buyer information format and to forward the translated information to the buyer;
 - a validation engine adapted to validate a transaction by matching billing information associated with the product sale, and supplied electronically by the seller to the central processing platform, with receipt and acceptance information associated with the product, supplied electronically by the buyer to the central processing platform; and
 - a reconciliation engine adapted to discriminate and reconcile discrepancies between the billing information and the receipt and acceptance information.
2. A system according to claim 1, wherein the seller information is sent to the central processing platform by e-mail.
3. A system according to claim 1, wherein the seller information is sent to the central processing platform by the seller filling out an HTML form at a Web site of the central processing platform.

4. A system according to claim 1, wherein the seller information is directly accessed by the central processing platform from a database of the seller.

5. A server on a network, said server facilitating commerce between a buyer and a seller and being operable to:

receive information from the seller in a seller information format, the information relating to a commercial transaction between the seller and the buyer;

translate the received information into a buyer information format and forward the translated information to the buyer;

validate a transaction by matching billing information associated with the commercial transaction, and supplied electronically by the seller to the server, with receipt and acceptance information associated with the commercial transaction, supplied electronically by the buyer to the server; and

discriminate and reconcile discrepancies between the billing information and the receipt and acceptance information.

6. A server according to claim 5, wherein the seller information is sent to the server by e-mail.

7. A server according to claim 5, wherein the seller information is sent to the server by the seller filling out an HTML form at a Web site of the server.

8. A server according to claim 5, wherein the seller information is directly accessed by the server from a database of the seller.

9. Computer code for transaction validation and reconciliation, said computer code comprising:

 code for receiving billing information from a seller involved in a commercial transaction;

 code for obtaining receipt and acceptance information from a buyer in the commercial transaction; and

 code for discriminating discrepancies between the billing information and the receipt and acceptance information.

10. Computer code according to claim 9, wherein the seller information is received via e-mail.

11. Computer code according to claim 9, wherein the seller information is received in response to the seller filling out an HTML form at a Web site controlled by a processor running the computer code.

12. Computer code according to claim 9, wherein the seller information is directly accessed from a database of the seller by a processor running the computer code.

13. Computer code according to claim 9, further comprising code for reconciling discrepancies between the billing information and the receipt and acceptance information.

14. A method for a central processing platform to convert a receivable, to be paid by a buyer to a seller, into a tradeable financial instrument, comprising:

obtaining credit information relating to the buyer;

procuring insurance against non-payment of the receivable by the buyer;

assessing risk of non-payment by the buyer based upon the obtained credit information, and information relating to the seller, in accordance with predetermined rules;

procuring fraud insurance as to the receivable;

procuring insurance against non-acceptance by the buyer of a product associated with the receivable; and becoming a payment agent for the receivable.

15. A central processing platform controlling an associated processing financial institution, the central processing platform for facilitating an exchange of information and funds between a seller participant in an e-commerce marketplace and a buyer participant in the e-commerce marketplace, the central processing platform being operable to:

receive billing information and other transaction information from the seller;

convert the billing information to an extensible markup language (XML) and forward the converted information to an XML interface of the marketplace;

receive, by the associated processing financial institution, payment of funds from the buyer; and

forward the received funds to a predetermined payee.

16. A central processing platform according to claim 15, wherein the predetermined payee is the seller or a representative of the seller.

17. A central processing platform according to claim 15, wherein the predetermined payee is a financial institution that previously has provided financing to the seller.

18. A method of a central processing platform facilitating an exchange of information and funds between a seller participant in an e-commerce marketplace and a buyer participant in the e-commerce marketplace, the central processing platform controlling an associated processing financial institution, the method comprising:

receiving billing information and other transaction information from the seller;

converting the billing information to an extensible markup language (XML) and forwarding the converted information to an XML interface of the marketplace;

receiving, by the associated processing financial institution, payment of funds from the buyer; and

forwarding the received funds to a predetermined payee.

19. An apparatus for facilitating commerce between a buyer and a seller, said apparatus including a central processing platform comprising:

means for translating seller information relating to a product or service sale from a seller information format into a buyer information format and forwarding the translated information to the buyer;

means for validating a transaction by matching billing information associated with the product sale, and supplied electronically by the seller to the central processing platform, with receipt and acceptance information associated with the product, supplied electronically by the buyer to the central processing platform; and

means for discriminating and reconciling discrepancies between the billing information and the receipt and acceptance information.

20. A method for a central processing platform facilitating commerce between a buyer and a seller, said method comprising:

translating seller information relating to a product or service sale from a seller information format into a buyer information format and forwarding the translated information to the buyer;

validating a transaction by matching billing information associated with the product sale, and supplied electronically by the seller to the central processing platform, with receipt and acceptance information associated with the product, supplied electronically by the buyer to the central processing platform; and

discriminating and reconciling discrepancies
between the billing information and the receipt and
acceptance information.